



HOUSING

Modern house on Flathead Lake near Elmo.

Executive Summary—Conditions and Trends

Housing costs in western Montana are generally higher than in other parts of the state. Within the region, the average rent in Lake County is lower than in the adjoining Flathead or Missoula counties, but per capita income is significantly lower. Alternatives for local renters are primarily traditional single-family homes and mobile homes, with relatively few multi-family units. In fact, in a recent housing study, multi-family units only made up nine percent of the existing housing stock. The lack of multi-family units, combined with low vacancy rates for year-round homes and a surge in lower paying service sector jobs, points to a need for multi-family rental units.

Median sales prices are higher in Lake County than in Sanders and Flathead counties and the state average, but lower than in Missoula County. Housing prices in Polson are also significantly higher than in the rest of Lake County's communities. According to the Confederated Salish & Kootenai Tribes' Resource Planner, tribal members wishing to move back to the reservation are having trouble finding affordable lots on which to build or place mobile homes. Increased land prices and fees for mobile home lots have created the largest demand for tribal homesite leases in at least a decade.

A major affordability issue is the difficulty first-time buyers have purchasing homes due to the relatively high costs and low wages. Additionally, as the children of baby boomers enter

the housing market, affordable housing, such as manufactured and rental housing, is expected to be in greater demand. Fortunately, interest rates have remained relatively low over the past five years and a number of agencies are available locally to help those in need.

Rapid growth can result in housing shortages for special needs groups or in housing assistance for low-income groups. However, the agencies that provide housing for these populations have generally been adding programs to keep up with the need. While there are waiting lists for certain groups, agencies that were interviewed did not express that this was a severe problem. Additionally, the Lake County Community Development Corporation developed an affordable housing plan in the winter of 2000-2001 to address housing needs and they are currently in the implementation phase of the plan.

Overall, housing condition is good in Lake County although, according to the Montana Department of Commerce's *Housing Condition Study*, a measure of the quality of materials used is significantly lower than the state average. This may be due in part to the high number of older seasonal housing units in northern Lake County and the Swan Valley, the need to keep housing costs commensurate with the prevailing wages and the lack of building codes in the unincorporated areas. Because of this, future maintenance costs on average homes may be higher in Lake County than elsewhere in Montana.

Within the last decade there was a peak in

Executive Summary—Issues and Trends

development activity from 1993 to 1995. Most of the new residential development, as indicated by subdivision and permit data, has been along the Highway 93 corridor and in Woods Bay and

the Ferndale area of the Swan Valley. Finally, as the population of Lake County continues to mature, a need for smaller, centrally located and amenity-filled housing is anticipated.

Housing Units

Number of Housing Units County Wide

In the year 2000, 10,545 (77.5 percent) of the housing units in Lake County were located in the unincorporated areas while 3,060 (22.5 percent) were located in the incorporated areas. This corresponded closely with the distribution of population in Lake County. The 2000 U.S. Census indicated that during the 1990s the population of the unincorporated areas increased at a slightly faster rate than the incorporated ones. This may be partially attributed to the prohibition on new municipal water and sewer hook-ups in the latter part of the decade in Polson and St. Ignatius respectively, combined with the newly generated public water and sewer capacity in Pablo, which is unincorporated. If the incorporated towns don't increase their capacity,

more empty nesters. The average household size for the state of Montana was 2.45 in 2000.

From 1990 to 2000 the number of housing units in Lake County increased from 10,972 to 13,605 for a total increase of 2,633 units. During the same period the population increased by 5,466 persons. Based on a 2000 average household size for Lake County of 2.54, the projected number of new units would be 2,152. This indicates that housing growth substantially outpaced population growth from 1990 to 2000. With a projected population increase of 12,000 persons from 2000 to 2025, the projected number of new units at the current household size would approximately 4,800 new units or almost 200 new units per year.

The major reason for the disproportionate increase in housing units from 1990 to 2000 appears to be the number of seasonal homes in the area. The 2000 census data show that there

Table 2-1: Lake County Urban and Rural Housing and Population

Geographic Area	1990 Population	Percentage of County	2000 Population	Percentage of County
Polson City, Ronan, St. Ignatius	5,616	26.7%	6641	25.0%
Remainder of Lake County	15,425	73.3%	19,866	74.9%
Lake County Total	21,041	100%	26,507	100%

Source: U.S. Bureau of the Census. 1990 & 2000 Census of Population and Housing

the trend is likely to continue in the coming years.

The average household size between 1980 and 2000 decreased from 2.81 to 2.54 persons per household. This decrease mirrored state and nationwide trends towards smaller households. The trend toward smaller households reflects smaller family size and an aging population with

was an increase of 388 seasonal homes from 1990. Seasonal homes are those homes in which the owner lives part time but has a usual residence elsewhere. They are counted as vacant units for purposes of the census. The vacancy rate of non-seasonal units was lower in 2000 than 1990.

Table 2-2: 1990 and 2000 Lake County Housing Unit by Occupancy

Type of Housing Unit	2000	1990
Occupied Housing Units (Owner or Rental)	10,192 (74.9%)	7,814 (71.2%)*
Vacant - For Rent, For Sale or Sold	723 (5.3%)	856 (7.8%)*
Vacant - Seasonal	2,690 (19.8%)	2,302 (21.0%)*

* Percent of total housing units for that year.

Source: U.S. Bureau of the Census. 1990 & 2000 Census of Population and Housing

Although occupants of seasonal homes have a primary residence elsewhere and are not counted as part of the population, it is important to have an accurate count of seasonal units to determine the service demands and economic contributions. In 2000, 97 percent of the seasonal residences were located in the Swan Valley and Flathead Lake areas. This accounts for the high vacancy rates listed in Table 2-3. Vacant units are not occupied by anyone at the time

of population and continued construction of seasonal homes, Lake County should expect the number of total housing units to reflect the same or higher rate of growth in the next decade as was measured in the 1990s.

Housing Unit by Type

In 2000, traditional single-family units were the predominant type of housing in Lake County, comprising 75 percent of all housing

Table 2-3: 2000 Housing Units by Area

Lake County Areas	# of Housing Units	# of Vacant Units	# Vacant - Seasonal	% Seasonal
North and west of Polson	7422	2590	2222	30%
Swan Valley	983	414	380	39%
South of Polson	5200	409	88	2%
Total	13605	3413	2690	20%

Source: U.S. Bureau of the Census. 2000 Census of Population and Housing

of enumeration. They may include seasonal homes, vacant for sale, vacant for rent, under construction or otherwise not occupied. When the seasonal homes were not counted, Lake County had a five percent vacancy rate in 2000, which was comparable to the vacancy rates of other counties.

Lake County experienced a 26 percent increase in population between 1990 and 2000. Population projections from the Montana Census and Economic Information Center continue to show about a 1.8 percent annual rate of growth. Barring unforeseen circumstances, with the trends toward smaller households, the influx

units. Mobile homes made up 16 percent of housing stock while duplexes and multi-family units comprised only nine percent of all units. Multi-family units are typically in population centers where infrastructure can accommodate the higher density and where there is easy access to commercial, health care and other services. The proportion of multi-family units did not significantly change from the 1990 census. The proportion of mobile homes declined slightly while single-family units comprised a slightly higher percentage of the housing stock. Most single-family units were owner-occupied. In Lake County, 71.4 percent of all units were

Table 2-4: 1990 & 2000 Lake County Housing Unit by Type

Type of Unit	1990		2000	
	Number	Percentage	Number	Percentage
Single-Family	10,208	75%	8011	73%
2-4 units in structure	723	5.3%	569	5.2%
5+ units in structure	459	3.4%	385	3.5%
Mobile Homes/Other	2,130	16.3%	2007	18%
Total	13,605	100%	10,972	100%

Source: U.S. Bureau of the Census. 1990 Census of Population and Housing

owner-occupied compared to 28.5 percent being renter occupied.

The low proportion of multi-family units is typical of an agriculturally based county. Multi-family units in Missoula County, with its university influence, reflect 23 percent of its housing stock while Flathead County, with its tourism base, has 13 percent of its housing stock in multi-family units. Many service-based jobs are relatively low paying and affordable rental units are required to meet the housing needs of the workers. As Lake County diversifies its eco-

nomie base to include more service and visitor related jobs and as the population continues to age and desires smaller units, a wider range of housing options will be necessary to meet the community's needs.

Housing Starts

A number of measures of new construction can be used to reveal both the level of activity and the patterns of growth in an area. The U.S. Census Bureau keeps records of permits issued by those jurisdictions that have building permit-



Homes under construction in a Pablo area subdivision.

ting authority. In Lake County, this includes the cities of Polson and Ronan and, starting in 2002, St. Ignatius. The number of permits issued by these communities indicates a peak in development activity around 1994 and 1995. This measure is supported by data from the number of new electrical customers at Mission Valley Power and the number of septic permits issued

districts or tribal housing.

Although the above data have limitations for estimating the number of new housing units, they help to provide an indication of where development activity is occurring in the county. The majority of the septic permits issued between 1994 and 2001 were issued along the U.S. Highway 93 and MT Highway 35 corridors and

Table 2-5: Building Related Permits Issued

Year	Building Permit (1)	Electrical Service (2)	Septic Permits (3)
1992	31	253	Not analyzed
1993	39	381	Not analyzed
1994	38	490	249
1995	41	409	188
1996	29	376	152
1997	33	287	175
1998	33	300	185
1999	14	340	204
2000	35	324	272
2001	27	316	250

(1) U.S. Bureau of the Census, Permit - Authorized Construction, 1990-2001

(2) Mission Valley Power Annual Report - 1998 & Telephone Interview, Oct. 2002

(3) Lake County Environmental Health Department Septic Permit Database

by Lake County. Development activity since 1998 has been steady but has not reached the peak it did in the mid-90s.

The electric service data include accounts for new structures plus reconnections to existing structures such as rental units. Septic permit data include all permits reviewed by the Lake County Environmental Health Department for both new housing units and replacement systems. The database does not account for new hookups to sewage treatment systems in the incorporated towns, the public water and sewer

in the Ferndale areas of the Swan Valley. A total of 1,675 septic permits were issued during this period. The Lake Mary Ronan, Irvine Flats and southern Swan Valley areas received the fewest permits from 1994-2001.

Housing Condition

In 1999 the Montana Department of Commerce's Housing Division commissioned the *Montana Housing Condition Study* to collect information in support of the Montana Con-

solidated Plan for housing. The purpose of the study was to evaluate the current stock of housing in Montana and better understand what type of housing structures are available to rent and purchase.

Housing appraisers typically give single-family homes a rating that describes the condition of the dwelling. The rating is based on the overall physical condition or state of repair and the condition of such features as foundations, porches, walls, exterior trim, roofing and other attributes. The rating system includes the following categories: unsound, poor, fair, average, good and excellent.

According to the 1999 *Housing Condition Study*, less than one percent of the housing stock in Lake County is rated as unsound and about 1.5 percent is rated in poor condition. Another 5.3 percent of the housing stock is rated as fair. This is significantly better than the statewide

of serious repairs while only 4 percent of single-family homes fell in these categories.

The majority of homes (55 percent) have been constructed since 1970, compared to a state average of 49 percent of homes. The slightly higher percentage of newer homes may contribute to the overall high rating of homes in average to excellent condition. Approximately 18 percent of the housing stock has been constructed since 1990.

Another measure of housing condition is quality of workmanship. These ratings evaluate whether the structure was constructed with below average, average or above average materials. Generally, maintenance on lower grade homes may be higher than they might be otherwise and may result in future maintenance problems.

According to the *Montana Housing Condition Study*, 31 percent of the homes in Lake

Table 2-6: Lake County Housing Condition – 1999

Rating	Single Family	Mobile Home	Total
Missing Data	22	4	26
Unsound	12	11	23
Poor	135	35	170
Fair	333	271	604
Average	7118	1635	8816
Good	1131	403	1534
Excellent	96	16	112
Total	8847	2375	11285

Source: Montana Department of Housing, "Montana Housing Condition Study - Technical Appendix, Volume II"

average showing that 18 percent of housing units are in need of serious maintenance. Of the remaining units in Lake County, 78 percent are in average condition while 15 percent of the units are in good or excellent condition. Mobile homes were more likely to have serious maintenance problems, with 15 percent of units in need

County in 1999 were rated as having cheap, poor or low cost materials and quality. This is more than double the state average of 13.5 percent in the lower categories. Of the remaining homes, an additional 30 percent were rated as below average with fair workmanship. Only 40 percent were rated above average or higher. This

high percentage of below average workmanship and material usage may be due to the lack of building code requirements in the unincorporated areas of Lake County, the need for lower priced units to meet the demands of the average residents and the high percentage of older seasonal homes in which the owners chose not to build to the same standards as their year-round residences. However, many of the newer seasonal homes appear to be built to very high standards.

a higher demand for rental units. Rental units in Lake County are a combination of multi-family, mobile homes and some single-family units.

As shown in Table 2-7, the median home value in Lake County exceeds the state average. The per capita personal income in Lake County, however, is lower than state average. In 2000, the per capita income for Lake County was \$17,809 as compared to \$22,518 for the state of Montana.

The U.S. Department of Housing and Ur-

Table 2-7: Median Housing Value and Rent for Selected Counties in 2000

County	Median Value Owner-Occupied Units	Median Rent
Lake	\$117,200	\$403
Missoula	\$136,500	\$530
Flathead	\$125,600	\$484
Sanders	\$82,900	\$390
Montana	\$99,500	\$447

Source: U.S. Census of the Population & Housing, 2000

Housing Costs

Data from the 2000 Census indicate that the median value of owner-occupied housing in Lake County is higher than the state average but lower than the adjacent counties of Missoula and Flathead. Along with these counties, Lake County experienced significant growth during the 1990s, resulting in a higher demand for housing units and consequently higher sales prices. Sanders County, which experienced slower growth, had lower housing prices than the other surrounding counties.

The median rent in Lake County was lower than the state average and significantly lower than Flathead or Missoula County averages. The student population in Missoula and seasonal workers in the resort industry in Flathead create

ban Development defines a cost burden as that level of income at which housing costs consume at least 30 percent of gross household income. Housing costs include monthly payments such



Mobile homes comprise a significant portion of the rental housing market in Lake County.

Table 2-8: Monthly Housing Costs as a Percentage of Income for Lake County & Montana - 2000

Percentage of Income	Owner Costs		Rental Costs	
	Lake	Montana	Lake	Montana
< 15%	38.1%	38%	20.2%	18.2%
15 - 19.9%	14.8%	17.4%	10.7%	13.5%
20 - 24.9%	12.5%	13.5%	13.3%	12.2%
25-29.9%	9.3%	9.1%	6.8%	9.7%
30 - 34.9%	7.5%	6.0%	10.3%	7.1%
35% +	16.9%	15.3%	26.7%	28.2%

Source: U.S. Census of the Population & Housing, 2000

as rent or mortgage, taxes, insurance and utilities. At this level, it is possible to qualify for a loan but the buyer must have little or no other debt. When housing costs exceed 30 percent of income, it is difficult for homebuyers to qualify for a loan.

Table 2-8 indicates that in Lake County, 24.4 percent of homeowners have costs that exceed 30 percent of their household income and 37 percent of renters have costs exceeding 30 percent of household income. In both cases the percentage of households that are experiencing a cost burden due to housing is higher than the state average. Even with rental costs being lower than the state average, due to the lower per capita income, housing affordability in Lake County is still an issue for a significant percentage of the population. If housing costs continue to increase, it is anticipated that housing affordability will be an issue for years to come.

Housing affordability appears to be most critical for first time homebuyers. A Montana Board of Housing 1998 housing affordability analysis indicated that more than 50 percent of the households in Kalispell and Missoula would experience a cost burden as a first time homebuyer. The Board of Housing report also notes the following concerns with affordability

of the rental market: "While the affordability crisis for renters does not appear to be as severe as it is for prospective home buyers, cost burdens continue to be higher for the western portions of the state. Property managers have indicated that there were several people waiting to see available rental units. Such shortages artificially keep prices high and present barriers, keeping some people from participating in the housing market."

The Center for Applied Economic Research at Montana State University - Billings released a report in April 2002 entitled *The Price of Housing in Montana*. The report indicates that the 2001 median sales price of housing in Lake County was higher than both Flathead County and the state average, but lower than Missoula

Table 2-9 2001 Median Sales Prices for Selected Areas and Montana

County	Median Sales Price 2001
Lake	\$129,000
Missoula	\$139,337
Flathead	\$126,000
Polson	\$156,000
Montana	\$119,000

Source: Center for Applied Economic Research, Montana State University-Billings, for the Montana Board of Housing, "The Price of Housing in Montana-2001"

County. The sales price of housing in Polson, however, was significantly higher than the rest of the county and was among the highest for cities in the state.

Group Quarters

The U.S. Census Bureau defines group quarters as those which house all persons not living in households. Typical types of group quarters include nursing care facilities, group homes, detention centers and dormitories. Often these facilities provide housing for persons with special needs and are a critical component of the housing inventory. In Lake County, these special needs groups include the disabled, seniors, homeless and youth. The largest of these groups is the elderly population.

The 2000 census data indicate that there were 616 persons, or 2 percent of the Lake County population, living in group quarters at that time. Of this population, 173 were living in long-term care facilities. This number represents a significant increase in this housing type since 1990. Of the people in group quarters in 2000, 266 were housed in non-institutional facilities. These include group homes, rooms for rent, campgrounds and similar types of housing. Lake County had a significantly higher number of people in these types of facilities than either Flathead or Sanders counties. While these room rentals provide an affordable option for low-income residents, they can have negative neighborhood impacts such as a lack of parking and increased traffic. Subdivision and zoning ordinances generally address these types of is-

Table 2-10: Group Quarters in Lake County

Name	Type	Client Base	Residents	Capacity	Location
St. Luke Community Nursing Home	Skilled Nursing	Seniors	56	75	Ronan
St. Joseph Assisted Living Center	Skilled Nursing	Seniors	34	37	Polson
Westside Care Center	Skilled Nursing	Seniors	21	23	Ronan
Lake County Youth Home	Youth	Youth	5	8	Ronan
Mission Mountain Enterprises	Group Home	Developmentally Disabled	4 homes 30 Residents	30	2 - Ronan 2 - Polson
ESMq Moq Transitional Living Center	Single Room Occupancy per Family	Temporary Homeless, S& K Tribe	40	70 (Up to 14 families of 5)	Pablo
S& K Housing Authority Limited Care Facility	Semi-Independent	Senior	Planned for Year 2003	10 units	Arlee

Source: Telephone Interviews with Agencies Listed in Table - 10/02

Nationwide one of the most significant demographic trends is the aging of the population. From 1980 to 2000, the average age in Lake County increased from 30.1 to 38.2 and is slightly higher than the Montana median age of 37.5. From 1990 to 2000, the number of people 75 and older grew by 22 percent.

sues.

Housing Assistance

Five agencies provide housing assistance for low-income households through a variety of programs that include rental subsidies, home ownership programs and maintenance assis-

tance. To qualify for any of the programs, households must meet the income limits established by the Department of Housing and Urban Development (HUD). The income limits are based on the median income for the number of persons in the family. Depending on the program, families may qualify for assistance if their income is less than either 50 percent or 80 percent of the median income for a family. The income limits for 2002, set at 50 percent of me-

county-wide organization to address housing needs and developing an assisted care facility for the area's senior citizens.

To achieve these objectives, RHA has successfully assisted more than 38 families through a housing rehabilitation grant. They have established a tenant based assistance program that has served 80 families with temporary rental assistance. The RHA has also received grants to assist first time homebuyers and is seeking

Table 2-11: HUD Income Limits by Number of Persons in the Households

1	2	3	4	5	6	7	8
\$13,860	\$16,850	\$17,800	\$19,800	\$21,400	\$22,950	\$24,550	\$26,150

Source: U.S. Department of Housing and Urban Development, 2002

dian income, were as follows:

Northwest Montana Human Resource

Northwest Human Resources is a non-profit agency based in Kalispell. It serves as a subcontractor to the Montana Department of Commerce to administer the Section 8 rental assistance program in Lake and other counties. The number of vouchers fluctuates monthly as people go off the program and new applicants enter the system. In November of 2002, the agency issued a total of 73 Section 8 certificates and vouchers for Lake County. Certificates and vouchers reimburse the landlord for rent to low-income persons.

Lake County Community Development/Ronan Housing Authority

The City of Ronan established the Ronan Housing Authority (RHA) in September 1992 to evaluate the community's needs relating to decent, affordable housing and to plan for meeting those needs. Among the RHA planning objectives are upgrading the local housing stock through rehabilitation programs, increasing of the availability of rental units, increasing opportunities for home ownership, establishing a

further funding to continue the program. The RHA is also involved in providing new units for low-income residents that include four-plex, a 12 unit complex, and renovation of a commercial building with a number of apartments. In all, RHA states there are a total of 72 rental apartment units for low-income families and seniors located in Polson, Ronan, and St. Ignatius. Finally, under RHA's direction, the Ronan High School Senior class helped in the construction of a three-bedroom house for the First-Time Home Buyer program in 2001.

Lake County Community Housing Development Organization (CHDO)

The Lake County CHDO is a non-profit corporation established in 1996 to provide opportunities in affordable housing to low and moderate-income families in Lake County. Its initial project included the purchase and development of 10 lots for new construction for single-family homes, plus the rehabilitation of 10 older homes. To date 13 of the units have been resold to first time homebuyers.

In 1997, CHDO received a Rural Development loan for construction of a 16-unit multi-family rental project located in Polson called the

Boettcher Terrace Apartments. In 1999 the CHDO took over management of 29 units of low-income elderly housing, Maxwell Senior Apartments (a 21 unit complex in Ronan and an 8 unit complex in St. Ignatius). In addition to development of affordable housing, rental housing and creating opportunities for first time homebuyers, the CDHO looks for opportunities to assist other developers and enter into community partnership agreements in reaching these objectives.

Salish and Kootenai Housing Authority (SKHA)

The Salish and Kootenai Housing Authority in Pablo has been in existence since 1970 and provides assistance to tribal members on the reservation. The primary goals for SKHA are to maintain the current housing stock, to rehabilitate substandard units, to provide affordable

home ownership opportunities, to build healthier communities, to provide adequate infrastructure, to help customers achieve independence and to meet the needs of Indian people with special needs. Following is a description of the major programs administered by this agency.

Neighborhood Housing Services

Neighborhood Housing Services is located in Great Falls and administers a statewide program to provide assistance to first time homebuyers. The Northwest Regional Resource Conservation and Development office in Libby provides some of the administration for the region that includes Lake County. The program offers down payment and closing cost assistance and also assists with foreclosure prevention through homebuyer education. Since 2000 the program has assisted five households in Lake County.

Table 2-12: S & K Housing Authority Housing Assistance Programs

Program Name	Description	Size or the number served
Rent to Own	Funded through tax credits	20 units
Transitional Resource Center	Transitional housing and resource center for the temporary homeless.	14 family units
Down Payment Assistance	Low Interest Loan for Down Payment	15 families served
Low Rent Units	Mix of single family and multifamily units owned and operated by the housing authority.	422 units
Home Sites	Purchased lots in '98 to respond to the need of too few home sites for home ownership programs.	72 lots in Polson 50 acres in Pablo
Tenant Based Assistance	Rental assistance. Replaces Section 8 program.	82 families served
Mutual Help	Lease to own over a 30-year period.	193 currently participating
Emergency Home repair	Makes minor plumbing repairs for qualified households. Primarily elderly.	224 families served
Emergency Housing Funding	Helps with security deposit & first month's rent.	92
Limited Care Facility	Elderly care facility planned for Arlee	10 units

Source: Salish and Kootenai Housing Authority, 11/02

Housing

Goals and Objectives

Policy Statement

Lake County will strive to work with the private and public sector to facilitate the development of all types of housing while maintaining the character of the different parts of Lake County to meet the needs of residents at all income levels.

The goals and objectives provided below were developed by comparing the conditions and trends described in the previous text with public input and the experience of local officials, planning board members and staff. The purpose of this section is to provide a vision of how the community intends to grow (goals) and state the specific steps Lake County intends to take to ensure the goals are achieved (objectives).

After each objective is a phrase or group of phrases in italic print. These phrases indicate the specific tools that Lake County intends to use to achieve the objectives. The tools are described in the implementation section of this document.

1. Goal

Encourage the development of affordable housing and special needs housing opportunities.

Objectives

- A. Promote multi-family, special needs and affordable housing in and around existing population centers. (*Subdivision review, zoning and density map*)
- B. Work with the incorporated areas of St. Ignatius, Ronan and Polson, the Confederated Salish & Kootenai Tribes, community development organizations and the county water and sewer districts to expand water supply and wastewater treatment systems both as a reaction to and in anticipation of the need for condensed affordable housing. (*Capital improvements planning {CIP}, intergovernmental coordination and public-private partnerships*)
- C. Pursue the options of modifying Planning Department review fees, altering roadway requirements, expediting the review period and providing other incentives for the development of affordable and special needs housing, particularly within existing communities. (*Subdivision review*)
- D. Provide standards for the development of affordable housing including multi-family, mobile home and manufactured housing in order to provide developers with a clear and consistent set of definitions and expectations for improvements. (*Subdivision review*)

- E. Work with the Lake County Community Housing Authority, Salish-Kootenai Housing Authority and other service providers and private industry to identify affordable housing opportunities and needs and pursue solutions. (*Intergovernmental coordination, citizen participation and public-private partnerships*)
- F. Explore options regarding affordable housing including requiring a certain percentage of affordable housing as a part of subdivisions over 50 lots in size. (*Subdivision review*)

2. Goal

Encourage a blend of different housing types and compatible commercial development in and around communities that allows residents to live within walking and biking distance of stores and services.

Objective

- A. Develop design standards and incentives for mixing housing with compatible commercial development in communities. (*Subdivision review and zoning*)

3. Goal

Encourage housing that maintains traditional development patterns and protects property values and natural resources.

Objective

- A. Develop standards and incentives for the development of housing that continues established patterns such as housing density and style, promotes roadway connectivity, maintains the character of Lake County's rural areas, and protects wildlife habitat, water resources and agricultural operations. (*Subdivision review and zoning*)

4. Goal

Encourage on-site housing for farm, ranch and orchard employees.

Objectives

- A. Explore modifying subdivision review and density requirements for family members and employees seeking to live on farm and ranch land while still addressing impacts (if any) to public health, safety and the environment. (*Subdivision review*)
- B. Modify existing zoning standards where appropriate to allow safe and sanitary temporary housing for orchard workers. (*Zoning*)

5. Goal

Provide options with regards to proposals to build on relatively steep slopes and for increased building heights.

Objectives

- A. Develop variance criteria for allowing subdivisions and homes to be built on relatively steep slopes (up to 35%) so long as slope stability, fire danger, scenic views, access, water quality and other factors are adequately addressed by the developer. (*Subdivision review and zoning*)
- B. Develop criteria for allowing building heights greater than the traditional 30 feet if scenic views from neighboring properties are not blocked and local fire departments can effectively serve the homes. (*Subdivision review and zoning*)